

Effect of Service Quality and Brand Image on Customer Decisions and Their Implications for Customer Satisfaction Bank BRI Syariah Depok Branch Office

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Abstract, This study aims to find out about: 1) the effect of service quality on customer decisions, 2) the effect of brand image on customer decisions, 3) the effect of service quality on customer satisfaction, 4) the effect of brand image on customer satisfaction, 5) the influence of customer decisions on satisfaction customer. The type of quantitative research with the customer population of Bank Syariah Indonesia in total as many as 10,917 customers, using probability sampling techniques with a Simple Random sample and using the Slovin formula as a sample determination, found a sample of 100 customers. Analysis of data by analyzing the path that results: 1) service quality has a positive effect on customer decisions, 2) brand image has a positive effect on customer decisions, 3) service quality has a positive effect on customer satisfaction, 4) brand image has a positive effect on customer satisfaction, 5) customer decisions positively influence customer satisfaction. Advice to management is to improve service quality by adding service facilities, developing product needed by customers, simplifying the system in the process.

Keywords: Service Quality, Brand Image, Decision, Satisfaction

INTRODUCTION

The banking business is a service business that is based on the principle of trust so that the problem of service quality is a very important factor in determining the success of this service business. Service quality is a form of consumer assessment of perceived service levels with the expected service level (Kotler2000), Service quality is generated by the operations carried out by the company, and the success of the company's operational processes is determined by many factors, including employees, technology systems and customer involvement.

To meet customer satisfaction in the banking industry, service quality is very important for companies to be managed properly to meet consumer desires. Service quality is an advantage that is expected from control over the level of excellence that meets customer desires (Tjiptono2000).

Another thing that can also influence is the brand image inherent in the body of the Bank's services right. Important brand image is built by the company for the product or service offered because a good brand image becomes more distinctive value to retain consumers.

Decision is a process of problem solving approach that consists of introducing problems, seeking information, several alternative assessments, making buying decisions and behavior after buying what the consumer goes through. In the concept of buying and selling, the position of the bank is as a seller and conversely the position of the customer is as a consumer (buyer). In making purchases from before buying until after making a purchase, the consumer purchasing process goes through the stages of buying.

The customer's most important decision for a company is the company's ability to position its products in the customer's mind, where the company considers its customers as partners in ways that strengthen customer confidence, always interact, if necessary develop, for mutual progress.

Research Objectives

- 1) To find out how much influence the quality of service has on customer decisions
- 2) To find out how much influence the quality of service has on customer satisfaction

- 3) To find out how much influence the brand image has on customer decisions
- 4) To find out how much influence the brand image has on customer satisfaction
- 5) To find out how much influence the customer's decision has on customer satisfaction

THEORETICAL FRAMEWORK AND HYPOTESIS

Service Quality

Service is all actions or performance that can be offered by one party to another party which is essentially intangible and does not produce any ownership (Kotler, Keller2009: 36). As a result of the act of realizing the desired change within or on behalf of the recipient of the service. So if it is concluded from the definition, service is an action offered by one party that offers benefits to its customers. Service quality is the overall features and properties of a product or service that affects its ability to satisfy expressed or implied needs (Kotler, Keller2009: 57).

There are several dimensions or factors used by consumers or service users in determining service quality. According to Parasuraman et al in Lupiyoadi (2008: 182), there are five dimensions that are used as references in analyzing service quality, namely

Physical evidence (tangibles), namely in the form of physical appearance, facilities, equipment and personnel, (ii) assurance, which includes competence, politeness, trustworthiness, (iii) reliability, namely the ability of employees to provide or carry out services that are promised reliably and accurately to service users, (iv) responsiveness, namely to help and provide services quickly (responsively) to customers, (v) Empathy (ie empathy), that is establishing relationships, communication that effective, personal attention and understanding of the individual needs of consumers.

Brand Image

Definition of brand image according to (Kotler, Keller2012) is the perception and trust that exists in the minds of consumers that are

reflected in the associations embedded in consumer memory. Brand image presents past experience with brands, relates to attitudes in the form of beliefs and preferences for a brand. Brand image is a description of the association and consumer confidence in a particular brand (Tjiptono2008).

In general, there are five dimensions of brand image according to (Kotler,Keller2012), these five dimensions are as follows: (i) Memorable (remembered), namely how easily consumers remember the brand, (ii) Meaningful (very meaningful), which is how good brand credibility, whether representing products and brand consumers, (iii) Likeable (preferred), level of beauty and brand activation, (iv) Transferable (transferable) that is the ability of brands to represent a varied product line, not just identical in one type of product, (v) Adaptable, namely brand relevance in the times.

Customer Decisions

Consumer behavior can be interpreted as an activity of individuals who are directly involved in using goods and services, including the decision-making process in the preparation and implementation of activities. Consumer behavior will determine the decision making process in their purchases. The process is a problem solving approach that consists of several stages (Private, 2008).

According to (Kotler,Keller2012), consumer purchasing behavior is influenced by several factors, including: Cultural factors, social factors, personal factors

More simply, (Kotler,Keller2012) summarize the stages of consumer purchasing decisions are divided into five stages, namely: (1) Introduction to the problem, (2) Information seeking, (3) Evaluation of alternatives, namely First, consumers try to meet needs.

Second, consumers seek certain benefits from product solutions. Third, consumers view each product as a collection of attributes with different abilities in providing benefits used to satisfy those needs.

Customer Satisfaction

For companies that focus on customers, customer satisfaction is the target and marketing tool. Companies that achieve a high level of satisfaction will ensure that their market or target market knows it (Kotler,Keller2009: 180) satisfaction comes from the Latin "satis" which means good enough, adequate and "factio" which means do or make. In simple terms, satisfaction can be interpreted as an effort to fulfill something or make something adequate (Tjiptono2012: 509).

Development of Hypotheses and Thinking Frameworks

Based on a review of the theories that have been presented before, the research hypothesis is proposed as follows:

- H1: It is suspected that there is an influence on the quality of service to customer decisions.
- H2: It is suspected that there is an influence of brand image on customer decisions.
- H3: It is suspected that there is an influence on the quality of service on customer satisfaction.
- H4: Allegedly there is an influence of brand image on customer satisfaction
- H5: It is suspected that there is an influence of customer decisions on customer satisfaction.

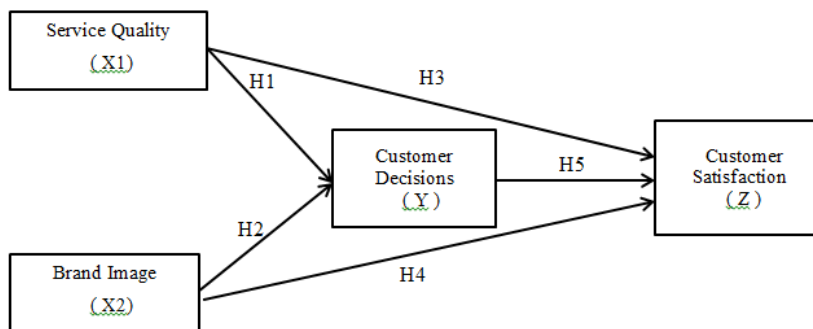


Figure 1 Thinking Framework

RESEARCH METHOD

The type of research in this study is survey research. The survey is a research method using a questionnaire as an instrument. The aim is to obtain information about a number of respondents who are considered to represent a particular population. (Sugiyono,2012)

The study is cross-sectional, which is a type of research that collects information / questionnaires only once at a time to the

sample. And the sampling technique used is to determine the sample that will be used in this study using probability sampling method which is a sampling method by providing equal opportunities for each element (member) of the population to be chosen to become members of the sample, the sampling technique used in this study is a simple random sampling technique.

Research and Discussion Results

Mean (Me) Average Value

Based on the results of data processing in the table below. it is known that the average value of the questionnaire variable

service quality (X1) is 3.71 (with a satisfied assessment only), the average value of the brand image questionnaire (X2) is 3.72 (with a fairly satisfied assessment), the average value the customer decision questionnaire (Y) is 3.51 (with a fairly

satisfied assessment), the average value of the customer satisfaction questionnaire (Z) is 3.60 (with a fairly satisfied assessment)

Table 4.1 Descriptive Statistics Mean per Mean Variable

| Variabel | N | Minimum | Maksimum | Median | Information | Std Deviation |
|-------------------------|-----|---------|----------|--------|-----------------|---------------|
| Service Qualit X1 | 100 | 1 | 5 | 3,71 | quite satisfied | 0,863 |
| Brand Image X2 | 100 | 1 | 5 | 3,72 | quite satisfied | 0,887 |
| Customer DecisionsY | 100 | 1 | 5 | 3,51 | quite satisfied | 0,984 |
| Customer Satisfaction Z | 100 | 1 | 5 | 3,60 | quite satisfied | 0,922 |
| Valid | 100 | | | | | |

Validity test

Table 4.2 Test Validity Per Variable

| Variables | Indicator | r Calculate | r Table | Description |
|-----------------------|---|-------------|---------|-------------|
| Service Quality | Room comfort, cool | 0,672 | 0,202 | Valid |
| | Can assure a sense of trust | 0,742 | 0,202 | Valid |
| | Can fulfill the promise accuracy | 0,758 | 0,202 | Valid |
| | Availability answers questions | 0,687 | 0,202 | Valid |
| | Give good attention | 0,642 | 0,202 | Valid |
| Brand Image | Brands are easy to remember | 0,597 | 0,202 | Valid |
| | The product name represents the name of the co | 0,755 | 0,202 | Valid |
| | The logo is very interesting | 0,518 | 0,202 | Valid |
| | Product facilities can meet needs | 0,757 | 0,202 | Valid |
| | Completion of product brands follows the develop | 0,716 | 0,202 | Valid |
| Customer Dicism | I became a customer because BRIS was from B | 0,481 | 0,202 | Valid |
| | Get information from family, friends | 0,513 | 0,202 | Valid |
| | As the main alternative in the convenience of tra | 0,667 | 0,202 | Valid |
| | It doesn't take long to decide to become a custom | 0,653 | 0,202 | Valid |
| | Feel satisfied to be a customer | 0,689 | 0,202 | Valid |
| Customer Satisfaction | Services provided can meet expectations | 0,679 | 0,202 | Valid |
| | The facilities provided are quite satisfying | 0,828 | 0,202 | Valid |
| | No need to worry when making transactions | 0,823 | 0,202 | Valid |
| | Enjoy the ease of transactions | 0,748 | 0,202 | Valid |
| | no complaints were felt regarding the service | 0,737 | 0,202 | Valid |

Source: SPSS Processing Results (2019)

Based on the results of processing data in Table 4.2 above, that the correlation of each indicator shows its validity which is above r table 0.202 (for 100

respondents). So it can be concluded that each question indicator of the variable is all valid.

Test of Classical Assumptions

Normality Test

Table 4.3 Normality Test

| N | | X1 | X2 | Y | Z |
|---------------------------|----------------|--------------------|--------------------|--------------------|--------------------|
| | | 100 | 100 | 100 | 100 |
| Normal | Mean | 55,66 | 55,80 | 52,13 | 54,00 |
| Parameters ^{a,b} | Std. Deviation | 8,487 | 9,509 | 11,605 | 10,782 |
| Most Extreme Differences | Absolute | 0,137 | 0,140 | 0,121 | 0,130 |
| | Positive | 0,075 | 0,072 | 0,069 | 0,089 |
| | Negative | -0,137 | -0,140 | -0,121 | -0,130 |
| Test Statistic | | 0,137 | 0,140 | 0,121 | 0,130 |
| Asymp. Sig. (2-tailed) | | 0,065 ^c | 0,094 ^c | 0,053 ^c | 0,181 ^c |

Source: SPSS Processing Results (2019)

From the table above it can be seen that the data is normally distributed, this is because the results of the significance (Asymp.Sig) of each variable are obtained results greater than 0.05. At the above

output, according to the Kolmogorov Smirnov Z method, the K-S Z value for the four variables is equal to service quality = 0.065, brand image = 0.094, decision value = 0.053, satisfaction = 0.181.

Homogeneity Test

Table 4.4 Homogeneity Test

| Variables | Signification Value | Normal Standard | Criteria |
|-----------------------|---------------------|-----------------|----------|
| Service Quality | 0,101 | 0,05 | Homogen |
| Brand Image | 0,240 | 0,05 | Homogen |
| Customer Dicism | 0,369 | 0,05 | Homogen |
| Customer Satisfaction | 0,405 | 0,05 | Homogen |

Source: SPSS Processing Results (2019)

From the calculation of the homogeneity test it is known that the significance value of each variable has

a value of ≥ 0.05 , then the data has the same / not different (homogeneous) variance value

Linearity Test

Table 4.5 Linearity Test

| Variables | Value F Calculate | Value F table | Criteria |
|-----------------------|-------------------|---------------|----------|
| Service Quality | 1,267 | 5,05 | Linear |
| Brand Image | 2,078 | 5,05 | Linear |
| Customer Decision | 1,077 | 5,05 | Linear |
| Customer Satisfaction | 1,626 | 5,05 | Linear |

Source: SPSS Processing Results (2019)

linearity test results in the table above can be seen that all variables have F_{count} smaller than F_{table} ,

then the relationship of independent variables to the dependent variable is said to be linear.

Test the Hypothesis

Test Statistics t

t test to determine the effect of the independent variables partially on the dependent variable, whether the effect is significant or not.

The hypothesis tested is :

- Effect of service quality X1 on customer decisions Y
- Effect of brand image X2 on customer decisions Y
- Effect of service quality X1 on customer satisfaction Z

d. Effect of X2 brand image on customer satisfaction Z

e. Effect of customer decision Y on customer satisfaction Z

• Ho: There is no influence between independent variables on the dependent variable ($t_{count} < t_{table}$).

• Ha: There is an influence between the independent variables on the dependent variable ($t_{count} > t_{table}$).

Table 4.6 Partial Test Results t - Variables X1 and X2 against Y

| Model | Unstandardized Coefficients | | Standardized Coefficient | t | t_{table} | Sig |
|--------------|-----------------------------|-----------|--------------------------|-------|-------------|------|
| | B | Std Error | Beta | | | |
| 1 (Constant) | .455 | 6.150 | - | .074 | - | .941 |
| X1 | .383 | .136 | .280 | 2.811 | 1.980 | .006 |
| X2 | .544 | .122 | .445 | 4.464 | 1.980 | .000 |

Source: SPSS Processing Results (2019)

Based on the table above explained that

1. Hypothesis Testing 1

H1: Quality of service has a significant effect on customer decisions. Based on table 4.7, the results of estimation of service quality variables are obtained with a probability of 0.006. Significance value of $0.006 < 0.05$ which means that the variable Quality of service has a significant influence on the decision of the public. Thus means Hypothesis 1 is **accepted**.

The value of t count is $2.811 > t_{table} 1.980$, it can be concluded that the service quality variable (X1) is accepted which means that there is an influence of service quality (X1) on purchasing decisions (Y).

2. Hypothesis Testing 2

H2: Brand image has a significant effect on customer decisions Based on table 4.7 the results of

estimation variables are obtained Brand image with a probability of 0,000. Significance value 0,000 < 0,05 which means that the variable brand image has a

significant influence on the decision of the public. Thus means Hypothesis 2 is **accepted**.

The value of t count is 4.464 > t table 1.980, it can be concluded that the variable brand image (X2)

means that there is an influence of brand image (X2) on purchasing decisions (Y).

Table 4.7 Partial Test Results t - Variables X1, X2 and Y agains

| Model | Unstandardized Coefficients | | Stansardized | t | t _{tabel} | Sig |
|--------------|-----------------------------|-----------|--------------|-------|--------------------|------|
| | B | Std Error | Coefficient | | | |
| 1 (Constant) | -3.991 | 4.291 | - | -930 | - | .355 |
| X1 | .352 | .099 | .277 | 3.556 | 1.980 | .001 |
| X2 | .408 | .093 | .360 | 4.464 | 1.980 | .000 |
| Y | .300 | .071 | .323 | 4.374 | 1.980 | .000 |

Source: SPSS Processing Results (2019)

Based on table 4.7 above, the results of hypothesis testing are as follows:

3. Hypothesis Testing 3

H3: Service quality has a significant effect on customer satisfaction. Based on Table 4.8, the results of the estimation of service quality variables are obtained with a probability of 0.001. Significant value 0.001 < 0.05 which means that the variable Quality of service has a significant effect on the decision of the public. Thus means Hypothesis 3 is **accepted**.

The value of t count 3.556 > t table 1,980, it can be concluded that the service quality variable (X1) means that there is an influence of service quality (X1) on purchase satisfaction (Z).

4. Hypothesis Testing 4

H4: Brand image has a significant effect on customer satisfaction. Based on table 4.8 the results of estimation variables are obtained Brand image with a probability of 0,000. Significance value 0,000 < 0,05 which means that the variable brand image has a

significant influence on the decision of the public. Thus means Hypothesis 4 is **accepted**.

The value of t count is 4.464 > t table 1.980, it can be concluded that the variable brand image (X2) means that there is an influence of brand image (X2) on customer satisfaction (Z).

5. Hypothesis Testing 5

H5: Customer decisions have a significant effect on customer satisfaction. Based on Table 4.8, the estimated results of customer satisfaction variables with a probability of 0,000. Significant value 0,000 < 0,05 which means that the customer decision variable has a significant effect on customer satisfaction. Thus means Hypothesis 5 is **accepted**.

The value of t count is 4.374 > t table 1.980, it can be concluded that the customer's decision (Y) means that there is an influence of the customer's decision (Y) on customer satisfaction (Z)

Coefficient of Determination (R2)

Table 4.8 Determination test results (R2)

| Model | R | R Square |
|-------|-------------------|----------|
| 1 | ,829 ^a | ,687 |

Source: SPSS Processing Results (2019)

From the table above, it can be seen that the influence of Service Quality, Brand Image, and Customer Decisions variables together on Customer Satisfaction contributes strongly by the coefficient of

determination R2 (Rsquare) = 0.687 or 68% while the remaining 100% -68 % = 32% influenced by other factors or variables.

Analysis Results

Path Model 1

The results of testing the independent service quality variable (X1), brand image (X2), on customer decisions (Y) can be seen in the table below.

Table 4.9 Results of Summary of Path Analysis Test model 1

| Model | R | R Square | Adjusted R Square | Std.Error of the Estimate |
|-------|-------------------|----------|-------------------|---------------------------|
| 1 | .662 ^a | .439 | .427 | 8.784 |

Source: SPSS Processing Results (2019)

Based on table 4.9 above the magnitude of R Square (R2) is 0.439 where the number is used to see the magnitude of the influence of service quality, brand image of customer decisions by 43.9%. this means that service quality (X1), brand image (X2) has a simultaneous influence of 43.9% on customer

decisions (Y), while the remaining 56.1% is influenced by other variables other than those not examined. In addition, from table 4.14 it is also known that with the amount of R square (R2) of 0.439, the residual value is as follows: $= \sqrt{(1-0.439)} = 0.7$

The complete data of the test results influence the quality of service, brand image, on customer decisions can be seen in the following table:

Table 4.10 Test results influence the quality of service, brand image of customer decisions

| Model | Unstandardized Coefficients | | Standardized Coefficients | | |
|-----------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | t | Sig |
| 1 (Constant) | .455 | 6.15 | - | .074 | .941 |
| Service Quality | .383 | .136 | .280 | 2.811 | .006 |
| Brand Image | .544 | .122 | .445 | 4.464 | .000 |

Source: SPSS Processing Results (2019)

Based on table 4.11 above, the magnitude of the coefficient of each independent variable used is Service Quality (X1), Brand Image (X2). Thus the

$$Y = \rho_{yx_1}X_1 + \rho_{yx_2}X_2 + \epsilon_1$$

$$Y = 0,280X_1 + 0,445X_2 + 0,7549$$

Based on the above equation, we can see the influence between variables X1, X2 towards Y, the explanation of each of these influences can be adjusted to be as follows:

1) Effect of service quality on customer decisions

The sig value of the influence of service quality on customer satisfaction is obtained sig value of 0.006 where the value is smaller than the significance value in this study which is 0.05 so that Ho is rejected and HI is accepted. This means that service quality has a significant effect on customer decisions with a value of 0.280 and shows a unidirectional relationship between the two variables

Path model 2

The results of testing the independent service quality variable (X1), brand image (X2), customer

equation model with a regression model of the coefficients of each independent variable used can be determined as follows

2) Effect of brand image on customer decisions

Sig value of the influence of brand image on customer satisfaction is obtained sig value of 0,000 where the value is smaller than the significance value in this study which is 0.05 so that Ho is rejected and HI is accepted. This means that the brand image has a significant effect on customer decisions with a value of 0.445 and shows a unidirectional relationship between the two variables

Based on the results of the analytical path test model 1 which can be seen in table 4.22 and table 4.23 above, it is known that the magnitude of R square (R2) is 0.439

decision (Y) and implications for customer satisfaction (Z) can be seen in the table below :

Table 4.11 Results of Summary Test path analysis model 2

| Model | R | R Square | Adjusted R Square | Std.Error of the Estimate |
|-------|-------------------|----------|-------------------|---------------------------|
| 1 | .829 ^a | .687 | .677 | 6.128 |

Source: SPSS Processing Results (2019)

Based on table 4.12 above the magnitude of R Square (R2) is 0.687 where the number is used to see the magnitude of the influence of service quality (X1), brand image (X2) and customer decisions (Y) on customer satisfaction 68.7%. this means that service quality (X1), brand image (X2) and customer

decisions (Y) have a simultaneous influence of 68.7% on customer satisfaction (Z), while the remaining 31.3% is influenced by other variables other than those not examined . In addition, from table 4.16 it is also known that with the amount of R square (R2) of

0.687, then the residual value is as follows: $= \sqrt{(1 - 0.687)} = 0.5656$

Complete data on the test results influence the quality of service, brand image, customer decisions

Table 4.12 Test results influence service quality, brand image, customer decisions on customer satisfaction

| Model | Unstandardized Coefficients | | Standardized Coefficients | | |
|-------------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | t | Sig |
| 1 (Constant) | -3.991 | 4.291 | - | -930 | .355 |
| Service Quality | .352 | .099 | .277 | 3.556 | .001 |
| Brand Image | .408 | .093 | .360 | 4.374 | .000 |
| Customer Decision | .300 | .071 | .323 | 4.236 | .000 |

Source: SPSS Processing Results (2019)

Based on table 4.12 above, it can be seen that the coefficients of each independent variable used are Service Quality (X1), Brand Image (X2), Customer Decision (Y) and customer satisfaction (Z) Thus the equation model with a regression model of each coefficient the independent variables used can be specified as follows

$$Z = \alpha X_1 + \alpha X_2 + \alpha Y + \epsilon$$

$$Z = 0,277X_1 + 0,360X_2 + 0,323Y + 0,5656$$

Based on the above equation, we can see the influence between variables X1, X2, Y towards Z, the explanation of each of these influences can be adjusted as follows:

1) Effect of service quality on customer satisfaction

The sig value of the influence of service quality on customer satisfaction is obtained sig value of 0.001 where the value is smaller than the significance value in this study which is 0.05 so that Ho is rejected and H1 is accepted. This means that service quality has a significant effect on customer satisfaction with a value of 0.277 and shows a unidirectional relationship between the two variables

2) Effect of brand image on customer satisfaction

The sig value of the influence of brand image on customer satisfaction is obtained sig value of 0,000 where the value is smaller than the significance value in this study which is 0.05 so that Ho is rejected and H1 is accepted. This means that brand image has a significant effect on customer satisfaction with a value of 0.360

on customer satisfaction can be seen in the following table :

and shows a unidirectional relationship between the two variables

3) Influence of customer decisions on customer satisfaction

The sig value of the influence of the decision on customer satisfaction is obtained by the sig value of 0,000 where the value is smaller than the significance value in this study which is 0.05 so that Ho is rejected and H1 is accepted. This means that brand image has a significant effect on customer satisfaction with a value of 0.323 and shows a unidirectional relationship between the two variables.

Based on the results of the analytical path test model 2 which can be seen in table 4.17, it is known that the amount of R square (R2) is 0.439

Analysis of the effect of service quality variables (X1) Brand Image (X2) on Customer Satisfaction variable (Z) through the Customer Decision variable (Y) can be described as follows:

4) Analysis of service quality variables (X1) The Image Image (X2) on Customer Satisfaction variable (Z) through the Customer Decision variable (Y) can be described as follows:

While the indirect effect of X1 through Y on Z is the multiplication of the value of beta X1 to Y, with the beta value of Y to Z, namely: $0.280 \times 0.323 =$

0.09044, the total effect given X1 to Z is a direct effect plus indirect influence then the calculation is: $0.277 + 0.09044 = 0.36744$, this result shows that where the direct effect is 0.277 and the indirect effect is 0.09044 this result shows that indirectly X1 through Y has a non-significant effect on Z.

The effect of the brand image variable (X2) through the customer decision variable (Y) on the customer satisfaction variable (Z), it is known that the direct effect of X2 on Z is 0.360.

While the indirect effect of X2 through Y on Z is the multiplication of the value of beta X2 to Y, with the beta value of Y to Z, namely: $0.445 \times 0.323 = 0.143$, then the total effect given X2 to Z is the direct effect coupled with indirect effects, the calculation namely: $0.445 + 0.143 = 0.588$, this result shows that where the

direct effect is 0.445 and the indirect effect is 0.143. This result shows that indirectly X2 through Y has a non-significant effect on Z.

Path Analysis Results of model 1 and model 2

Based on the results of path analysis analysis model 1 which is known that the square (R^2) amounted to 0.439, then for the residual value can be searched by formula $e1 = \sqrt{(1-0,439)} = 0.7549$ Then the equation:

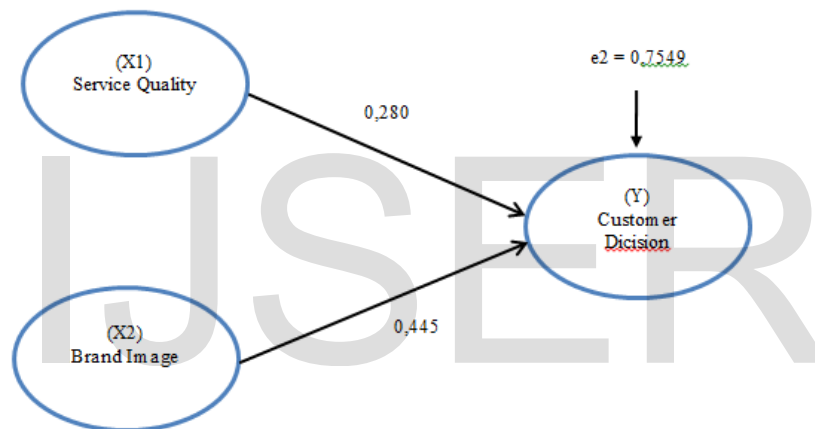
$$Y = \rho y x_1 X_1 + \rho y x_2 X_2 + \varepsilon_1$$

$$Y = 0,280X_1 + 0,445X_2 + 0,7549$$

For the beta value of the promotion variable (X1), namely: 0.280

For the beta value of the brand image variable (X2), namely: 0.445

The path diagram of the structure 1 model is seen in Figure 2 below.



In Figure 2 above, it is known that the service quality variable (X1) influences the customer decision variable (Y) with beta value 0.280, for the brand image variable (X2) influences the purchase decision variable (Y) with beta value 0.445

As for the results of the model 2 test analysis in tables 4.11 and 4.12, it is known that for R Square (R^2) of 0.687, where the number is used to see the influence of service quality (X1), brand image (X2) and customer decisions (Y) towards customer satisfaction (Z) this shows that the contribution or contribution of the influence of X1, X2 and Y on Z is

68.7%, while the remaining 31.3% is the contribution of other variables not examined. Meanwhile for e2 values can be searched by formula $e2 = \sqrt{(1-0,439)} = 0.7549$

Then the equation is :

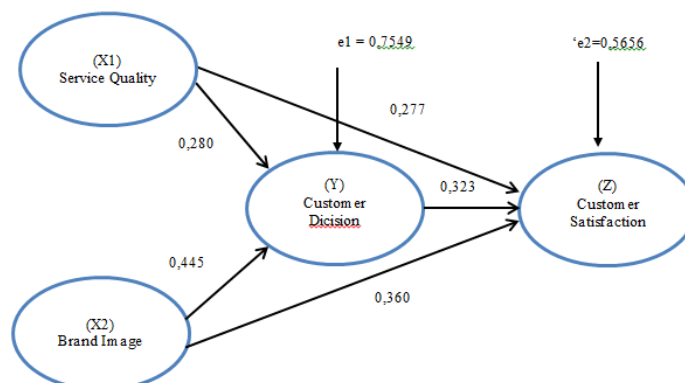
$$Z = \rho z x_1 X_1 + \rho z x_2 X_2 + \rho z y Y + \varepsilon_2$$

$$Z = 0,277X_1 + 0,360X_2 + 0,323Y + 0,5656$$

For the beta value of the promotion variable (X1), namely: 0.277

For the beta value of the brand image variable (X2), namely: 0.360

The path diagram of the structure model 2 is seen in Figure 3 below



In this case if the Brand Image offered is able to provide the best quality and can satisfy consumers,

CONCLUSION

Based on the results of the study, conclusions can be drawn from analyzing the data and information from this study as follows:

- 1) There is a positive influence on service quality and has an influence on the decision to become a customer at the BRI Syariah KC Depok, Achieving an optimal level of customer satisfaction, it can encourage the creation of increasing customer decisions.
- 2) There is a positive influence of brand image and has an influence on the decision to become a customer at BRI Syariah KC Depok, Brand image has a contribution to customer decisions.

SUGGESTIONS

Based on the conclusions obtained in this study, it can be suggested that:

- 1). Based on the results of this study service quality variables have an influence on customer decisions and customer satisfaction, from the results of the number of descriptive statistical data used as many as 100 respondents, for the mean value or average promotional variable that is 55.66 with a minimum value of 26, maximum value 73 and for the deviation standard value is 8.487. If based on the mean descriptive statistical test data or the average value based on the questionnaire for the respondent's answer for the servant quality variable (X1) has the lowest value of 3.30, namely in the first indicator statement or X1.3 which is about the availability of parking space, this becomes the customer's consideration in making decisions, in order to be able to maintain and increase customer comfort, an alternative facility is needed that makes customers satisfied

consumers will tend to intend to make a decision in the purchase

- 3) There is the influence of customer decisions on customer satisfaction, customer decisions also have a contribution to customer satisfaction or independent variables contribute to the dependent variable.
- 4) The results of the study found that the quality of servants, brand image, customer decisions had an influence on customer satisfaction at Depok Bank BRI Syariah KC, service quality, brand image, customer decisions also contributed to satisfaction.

- 2) Based on the results of this study the brand image variable has an influence on customer decisions and customer satisfaction, from the results of the descriptive statistical data used as many as 100 respondents, for the mean value or average brand image variable that is 55.8 with a minimum value of 23, the value maximum of 75 and for the deviation standard value is 9,509. If based on the mean descriptive statistical test data or the average value based on the questionnaire for the respondent's answer to the brand image variable (X2) has the lowest value of 3.54, namely in the fourteenth indicator statement or X2.14 which is about product superiority, this affects the customer in making decisions, the increasingly fierce competition in financial services, especially the sharia sector, is a challenge for the BRI Syariah KC Depok to further develop products that are suitable for customers' needs.
- 3) Based on the results of this study, customer decision variables have an influence on customer satisfaction, from the results of the descriptive statistical data used as many as 100 respondents, for the mean value or average customer decision

variables, 52.13 with a minimum value of 3, maximum value of 72 and for the value of the deviation standard is 11.605. If based on the mean descriptive statistical test data or the average value based on the questionnaire for the respondent's answer for the customer decision variable (Y) has the lowest value of 3.37, namely the statement of the indicator to twelve or Y.12 If you need another transaction I will open the account again Depok, this affects customers in making decisions whose implications for satisfaction. So that it needs to be considered by the banks related to the customer transaction system.

- 4) Based on the results of this study, customer satisfaction variables have the results of the amount of descriptive statistical data used as many as 100 respondents, for the mean value or average customer satisfaction variable that is 54.00 with a minimum value of 19, a maximum value of 75 and for the deviation standard value of 10,782 . If based on the mean descriptive statistical test data or the average value based on the questionnaire for the respondent's answer to the customer satisfaction variable (Z) has the lowest value of 3.43, namely the thirteenth indicator statement or Z.13 which is about BRI Syariah services. In order to maintain and increase customer satisfaction, it is necessary to improve customer service both in terms of comfort and safet

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